

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY  
Caption in Compliance with D.N.J. LBR 9004-1(b)

Denise Carlon, Esquire  
KML Law Group, P.C.  
701 Market Street, Suite 5000  
Philadelphia, PA 19106  
215-627-1322  
dcarlon@kmlawgroup.com  
Attorneys for Secured Creditor  
CMG Mortgage, Inc.

In Re:  
Randell A. Soto Jr.  
Debtor  
Jessica Soto  
Co-Debtor



Order Filed on May 2, 2024  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

Case No.: 23-19707 VFP

Hearing Date: 4/18/2024

Judge: Vincent F. Papalia

### **ORDER CURING POST-PETITION ARREARS & RESOLVING MOTION FOR RELIEF FROM STAY**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby  
**ORDERED.**

**DATED: May 2, 2024**

  
\_\_\_\_\_  
**Honorable Vincent F. Papalia**  
**United States Bankruptcy Judge**

**(Page 2)**

Debtors: Randell A. Soto Jr. & Jessica Soto

Case No: 23-19707 VFP

Caption of Order: ORDER CURING POST-PETITION ARREARS AND RESOLVING MOTION FOR RELIEF FROM STAY

---

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, CMG Mortgage, Inc., Denise Carlon appearing, upon a motion to vacate the automatic stay as to real property located at 1231 Beech Place, East Stroudsburg, PA, 18301, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Russell L. Low, Esquire, attorney for Debtors, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of April 22, 2024, Debtors are due for the April 2024 payment a total post-petition default of \$2,700.14 (1 @ \$2,866.69 less suspense \$166.55); and

It is further **ORDERED, ADJUDGED and DECREED** that the balance of the arrears totaling \$2,700.14 shall be paid prior to April 30, 2024; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume May 1, 2024 (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtors' Chapter 13 bankruptcy proceeding, if any of the cure payments or regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtors shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtors, and Debtors' counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$400.00 for attorneys' fees and \$199.00 for filing fees, totaling \$599.00, which is to be paid through Debtors' Chapter 13 plan and the motion is hereby resolved.